

March 19, 2007

Representative Ron Stoker
Montana State House of Representatives
Human Services Committee
PO Box 200400
Helena, MT 59620-0400

Chairman Stoker and Members of the Committee:

For the record, my name is Carolyn Squires, representing senate district 48. I bring before you SB387 and recommend a do pass.

This bill simply requires insurers to disclose prior to issuing insurance to any group or individual, written informational materials explaining their plan's cancer screening coverage

I thank New West and Blue Cross Blue Shield and other insurers for working with the American Cancer Society and the Montana Cancer Control Coalition on language that accomplishes disclosure while making it reasonable for the insurance companies to comply.

This is necessary because coverage for cancer screening is the Number 1 concern people have when the subject is detecting cancer early.

When you're buying health coverage, just as when you are buying any other product as a consumer, you should know what you're getting. Cancer screenings are key parts of a good health care package, but the coverage offered isn't clearly identified by health insurers in their sales materials.

Much of the information provided in a health plan outline of services concerns co-pays and deductibles. While prices are important, it's equally important to know what coverage a monthly premium is buying – and have it in writing. Plus, this information is not available (or at best is extremely difficult to find) on web sites or by using the "800" customer service numbers provided by insurers.

Full disclosure promotes informed choice for buyers in a free market; this full disclosure is currently not fully practiced by health insurers. An informed consumer makes better choices. "Are these cancer screenings covered by health insurers?" is the Number 1 question that the American Cancer Society staff is asked when talking about these procedures to the public.

Cancer screenings save lives. People live longer if certain cancers are diagnosed early. Example: if colon cancer is diagnosed at an early stage, 5-year survival is over 90%. When diagnosed late, the 5-year survival drops to only 9%. Currently, only 37% of diagnoses are made early.

This bill does NOT create new health care mandates. Health insurers may continue to cover cancer screenings in the way they determine best meets their needs, while adhering to current state law. This bill only requires insurers to disclose what screenings they cover.

When you buy a car, salespeople tell you what comes standard, in addition to the price. I ask you, "Shouldn't the coverage you purchase to help guarantee your health care be considered every bit as important as buying a car?"

Health insurance companies should disclose to Montana's consumers, in writing and in plain english, what cancer screenings are covered in their health plans.

Thank you for your consideration of this cancer screening disclosure bill. Please pass out of committee SB387.